

Information to identify the case:

Debtor 1 Lauren A. Thomas
First Name _____ Middle Name _____ Last Name _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-3776

EIN - - -

Social Security number or ITIN - -

EIN - - -

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-25597-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lauren A. Thomas

1/3/17

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lauren A. Thomas
DebtorCase No. 11-25597-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 44

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db +Lauren A. Thomas, 1503 Methyl Street, Pittsburgh, PA 15216-3325
 cr AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr JPMORGAN CHASE BANK, NA AS TRUSTEE FOR CDC MORTGAG, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
 cr +JPMorgan Chase Bank, N.A., 700 Kansas Lane, Mail Code, LA4-5555, Monroe, LA 71203-4774
 13171968 +Aes/Pnc/Natl, Pob 2461, Harrisburg, PA 17105-2461
 13183232 +Childrens Hospital of Pittsburgh, 3705 Fifth Avenue, Pittsburgh, PA 15213-2584
 13183234 +Citibank Home Depot Velocity, c/o Edwin Abrahamsen, 1729 Pittston Avenue, Scranton, PA 18505-4514
 13171977 Dollar Bank, 3 Gateway Center Pittsburgh, Pittsburgh, PA 15222
 13183235 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219
 13171978 +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780
 13389832 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7133, 3415 Vision Drive, Columbus, OH 43219-6009
 13208414 +JPMorgan Chase Bank N.A. Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
 13183236 +Nationwide Servicing Center, 6727 Flanders Drive, Suite 215, San Diego, CA 92121-2926
 13171982 +Parkvale Savings Bank, 4220 William Penn Hwy, Monroeville, PA 15146-2774
 13183237 Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 13183238 Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
 13171983 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13183239 +Point Park University, Office of Student Accounts, 201 Wood Street, Pittsburgh, PA 15222-1912
 13183240 +Professional Account Management, 633 West Wisconsin Avenue, Milwaukee, WI 53203-1920
 13171984 +Professnl Acct Mgmt In, 633 W Wisconsin Ave Ste, Milwaukee, WI 53203-1920
 13183241 +University of Pittsburgh, School of Dental Medicine, G18 Salk Hall, 3501 Terrace Street, Pittsburgh, PA 15261-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2017 01:46:35 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13179526 EDI: PHINAMERI.COM Jan 04 2017 01:38:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096
 13180867 EDI: PHINAMERI.COM Jan 04 2017 01:38:00 Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096
 13174896 +EDI: AFNIRECOVERY.COM Jan 04 2017 01:38:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
 13171969 +EDI: PHINAMERI.COM Jan 04 2017 01:38:00 Americredit, Po Box 181145, Arlington, TX 76096-1145
 13171970 +EDI: ACCE.COM Jan 04 2017 01:38:00 Asset Acceptance Llc, Po Box 2036, Warren, MI 48090-2036
 13171972 EDI: CHASE.COM Jan 04 2017 01:38:00 Chase, Po Box 1093, Northridge, CA 91328
 13183233 EDI: CHRYSLER.COM Jan 04 2017 01:38:00 Chrysler Financial, 5225 Crooks Road, Suite 140, Troy, MI 48098
 13171971 +E-mail/Text: bankruptcy@cavps.com Jan 04 2017 01:46:56 Cavalry Portfolio Serv, 7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162
 13197364 +E-mail/Text: bankruptcy@cavps.com Jan 04 2017 01:46:57 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 13171973 +EDI: CHASE.COM Jan 04 2017 01:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13171974 +E-mail/Text: saratipton@ccsitexas.com Jan 04 2017 01:47:09 Complete Credit Soluti, 2921 Brown Trl, Bedford, TX 76021-4174
 13171975 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jan 04 2017 01:46:59 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13171976 +EDI: CREDPROT.COM Jan 04 2017 01:38:00 Credit Protection, 13355 Noel Rd, 21st Floor P O Box 80206, Dallas, TX 75240-6837
 13171979 EDI: HFC.COM Jan 04 2017 01:38:00 Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850
 13171980 +EDI: HFC.COM Jan 04 2017 01:38:00 Hsbc/Bstby, Pob 15521, Wilmington, DE 19850-5521
 13171981 +E-mail/Text: ebn@vativrecovery.com Jan 04 2017 01:46:30 Palisades Collection L, 210 Sylvan Ave, Englewood, NJ 07632-2510
 13190955 E-mail/Text: ebn@vativrecovery.com Jan 04 2017 01:46:30 Palisades Collections, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC, PO Box 40728, Houston TX 77240-0728
 13171985 +EDI: CHRYSLER.COM Jan 04 2017 01:38:00 Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
 13171986 +EDI: VERIZONEAST.COM Jan 04 2017 01:38:00 Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
 13171987 +EDI: VERIZONEAST.COM Jan 04 2017 01:38:00 Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

District/off: 0315-2

User: mgut
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Jan 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13171988 +EDI: WFNNB.COM Jan 04 2017 01:38:00 Wfnnb/Valucityroomstod, Po Box 182303,
Columbus, OH 43218-2303

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr J.P. Morgan Chase Bank, N.A., as Acquirer of Certa
13171967 Lauren A. Thomas
cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., P.O. Box 183853,
Arlington, TX 76096)
TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A., as Acquirer of Certain Assets and Liabilities of Washington Mutual Bank from The Federal Deposit Insurance Corporation Acting as Receiver F/K/A Washington Mutual Bank F.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor J.P. Morgan Chase Bank, N.A., as Acquirer of Certain Assets and Liabilities of Washington Mutual Bank from The Federal Deposit Insurance Corporation Acting as Receiver F/K/A Washington Mutual Bank F.A. bkgroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Lauren A. Thomas jasonmazzei@gmail.com, donotemail.mazzeiecfbackuponly@gmail.com
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Lauren A. Thomas ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernssteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial mortonlaw.braig@verizon.net, donnal@mortonraig.com;mhazlett@mortonraig.com

TOTAL: 10